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ABSTRACT

This booklet on home furnishings, 1 in a series of 12, covers all the basic aspects of personal- and family-money management. Suitable for use by high school and college students as well as adults, this handbook offers guidelines for purchasing home furnishings and decorating materials. Section 1 discusses planning for home furnishings based on income, needs, wants, values and preferences, interests and activities, and special requirements. Section 2 discusses development of a good interior design plan. In section 3, financial planning is applied to furnishing the home on the amount of money available to be spent. Use of professional services and methods of payment are discussed, and guidelines for shopping are set forth. Section 4 offers shopping guidelines for buying furniture, floor coverings, wall treatments, window treatments, lighting equipment, and accessories. Some sample forms are provided. (YLB)

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MONEY MANAGEMENT

YOUR HOME FURNISHINGS DOLLAR

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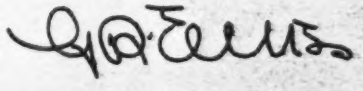

G. R. Ellis
Chairman of the Board and Chief Executive Officer
Household International

INTRODUCTION

Furnishing your home can be exciting and challenging. Home furnishings and interior treatments are available in a wide variety of designs, styles, materials and price ranges to fit almost every decor and income level. Therefore, it is easier today than ever before to make your home the place you want it to be. However, it does take thoughtful, creative planning; skillful, imaginative shopping; a basic knowledge of home furnishing facts.

No matter where you live--apartment, house or one of the many other housing alternatives--your home atmosphere should suit you and your family. The information presented in this booklet offers simple, practical guidelines to help you make your home attractive and functional on the amount of money you have to spend.

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Your Home Is For You

What do you want your home to be—the center of individual and family activities, simply an address, a place to entertain friends, somewhere to be alone? How you feel about your home greatly influences your design and furnishing decisions.

Today's variety of home furnishings offer individuals and families an opportunity to accommodate different life styles and express personal preferences. But with so many choices available, it sometimes is difficult to make sound buying decisions. Thoughtful planning, based on needs, wants and income, can help you stretch your home furnishing dollars and at the same time create a home environment that suits the entire family as well as each individual.

To make your home as attractive and functional as possible on the amount of money you have, begin by considering your place in the life cycle . . . your values and preferences . . . your interests and activities . . . your special requirements.

The Changing Home For The Changing Family

As you pass from one stage of living to the next, your needs, wants and income may change. Therefore, your home furnishings should be adaptable to meet varying circumstances.

Each stage of the life cycle brings different interior design challenges. But, no matter in which stage you are, these eight basic questions should be considered first.

1. What currently owned items can you use?
2. What additional furnishings do you need and want to buy?
3. Will your new purchases complement what you already own?
4. How much can you afford to spend?
5. Should you use cash or credit as a means of payment?
6. How will your purchases fit into your overall spending and saving plan?*
7. How can space and furnishings be arranged or rearranged for both individual and group activities?
8. Who will be responsible for care and upkeep?

When you have answered these questions, review your current place in the life cycle and plan your furnishings to meet present needs and wants as well as prepare for future requirements.

Single persons usually enjoy freedom and flexibility in their life styles since they generally do not have specific family responsibilities. Single persons living alone must simply decide what items are needed and wanted and how to fit them into their spending plan. Singles living with other singles need to plan their home together. They must consider what to purchase individually and what to buy jointly . . . how furnishings are to be divided should they separate.

*YOUR FINANCIAL PLAN, listed on page 40, offers additional information on setting up an overall spending and saving plan.

- **Newly married couples** frequently live in an apartment, rented house, or mobile home. They should work out their home furnishings plan together. They need to recognize what items must be purchased immediately and what can be added in the future . . . which purchases will be temporary and which will be used for many years . . . what both individuals like and when they must compromise.

- **Families with their first baby** require additional living space for baby furnishings and equipment, as well as an area for adults to relax and entertain friends. These families must consider what additional space, furnishings, equipment and storage areas are needed.

- **Families with children in school** need more space and furnishings for children to grow and develop as individuals as well as participate in group activities. These families should determine how each person can take part in home planning . . . how durable furnishings must be to withstand these years of hard use . . . what remodeling and furniture replacement are needed.

- **Families with children leaving home** for college, marriage or a job may find their home furnishing needs less demanding. They may consider a move to a smaller home with fewer furnishings, planning for their own needs as well as visits from children and grandchildren.

- **Retired individuals or couples** will require less space and furnishings. Many may move to a more compact, one-level home with some space for visits from children and grandchildren, and look for furnishings that are easy to maintain.

What Are Your Values And Preferences?

Your interior design plan should be based on your tastes and preferences. Both these qualities develop from your values—those things that are most important to you.

Your values may differ from those of others. Personal values give your home an individuality all its own and should be reflected in your design scheme. For example, perhaps you value the company of friends; then, you may prefer to provide and furnish an area for entertaining. On the other hand, you may value privacy and prefer to include a library or study to enjoy your solitude.

Unless you live alone, furnishing the home should be a family project. Before you begin your home furnishings plan, have each family member write down values and preferences, listing them on a scale from those things considered most important in a home to those considered not at all important. Use these lists as a basis for your interior design scheme. Only through this sorting process, can you organize priorities and begin to deal with the many home furnishing alternatives available on the market.

What Are Your Interests And Activities?

Determine how each area in your home will be used and furnish it accordingly. Some rooms may serve a single purpose such as a dining room used mainly for eating or a bedroom used mainly for sleeping. Other rooms may have several uses such as a bedroom with a study area, or a den that doubles as a guest room. Be sure to plan general areas for eating and meal preparation, storage and maintenance, sleeping and dressing, privacy and relaxation, recreation and entertainment, study and writing.

Individuals with special interests such as painting, music, gardening or sports should have their own areas for these activities. Provide the artist with space to set up an easel and paint... the music lover with a specific corner for practicing a musical instrument or listening to a stereo... the gardener with space to cultivate indoor plants or a window garden... the sports fan with somewhere to store equipment, keep trophies, or watch television events.

Your home atmosphere should be a reflection of the individuals who live there. Designing and furnishing it to meet the interests and activities of each person should be a major priority in planning your home furnishing needs.

What Are Your Special Requirements?

Most individuals and families have some special requirements for a home. For example, some families move frequently and should consider buying furnishings that can be easily moved and adapted to different homes. They should avoid permanent furnishings such as built-in furniture, unusual color schemes, or furniture designed to fit specific space arrangements.

You may have special requirements if you have a small amount of money to spend on furnishings ... must start furnishing your home from scratch ... must coordinate many of your currently owned items with those you plan to purchase... live in one room or a small apartment... have special hobbies or interests... live in a climate of extreme temperatures... have a health problem... have a large family... entertain frequently... have pets. As you plan your home furnishing needs, decide what your special requirements are and incorporate them into your total design scheme.

Develop An Interior Design Plan

Good design is the selection and arrangement of materials to create beauty and order. A knowledge of good design provides you with basic information for furnishing and decorating your home. However, sometimes the rules of design can be broken to create an individualistic yet aesthetic and functional interior. Effective use and personal interpretation of the elements and principles of design can help you stretch your home furnishing dollars to create an interior plan that will enable you to have the home environment you desire.

The Elements Of Design

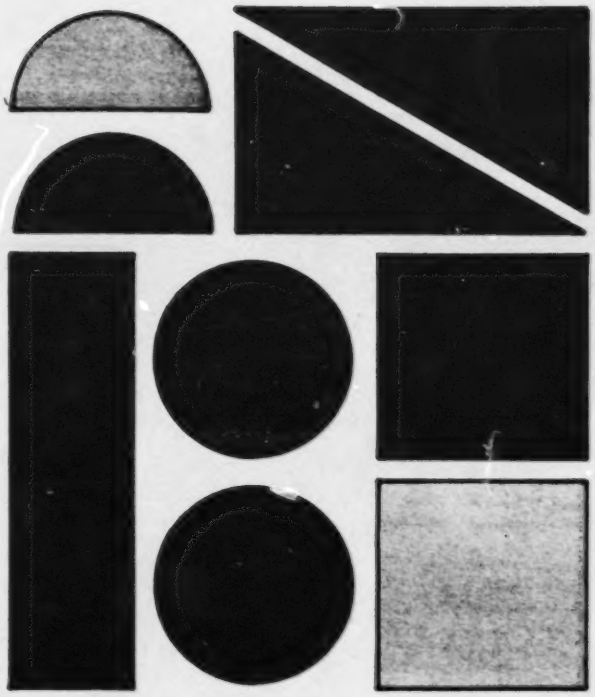
The four elements of design are line, form, texture and color. An understanding of each can help you select suitable furnishings, plan attractive living areas, and create a pleasing home atmosphere.

LINE

Line, the basic element of design, can be either straight or curved. Straight lines usually create a feeling of stability, vitality and force; curved lines produce a feeling of grace, flexibility and freedom. The direction of line is important in creating the effect you want. Vertical lines, such as those of a high-back chair or straight draperies, carry the eye upward, make walls seem closer together and ceilings higher, and give a dignified, formal feeling. Horizontal lines, as found in a sofa or bookcase, carry the eye across, make walls seem further apart and ceilings lower, and create a calm, restful feeling. Diagonal lines, such as those of tie-back draperies or accessory pillows on a sofa, are usually active and stimulating.

FORM

Form is a three-dimensional shape or structure. The two most common forms, the square and the rectangle, are the basic shapes of most rooms and much furniture such as sofas, chests, tables. However, a variety of forms and sizes can be used if they are arranged to complement each other. A round dining room table combined with square and rectangular chairs and storage pieces can be very attractive. But remember, too many unrelated forms in the same room may create a cluttered look.



TEXTURE

Texture is the surface character of material—how it feels and how it reacts to light and shadow. Choose different textures for different moods. Materials with little texture, a brocade sofa, satin draperies, a plush carpet, etc., create a formal mood; whereas, materials with more texture, a homespun sofa, chintz draperies, a shag carpet, etc., create an informal mood.

Texture can make a room seem light or dark. The glossy surfaces of satin, glass and tiles reflect light and make a room seem brighter. In contrast, the dull surfaces of burlap, brick and carpet absorb light and make a room seem darker.

Several well-chosen textures that complement each other can create variety and interest. The combination of a rough shag carpet and a smooth glass table produces a pleasing contrast.

When you shop, look for textures suitable to the intended use. A loveseat in a formal living room may be appropriately upholstered in velvet or brocade. This same covering on a sofa in a recreation room would be neither durable nor easy to maintain.

COLOR

Color is one of the least expensive tools available to the home designer. A new coat of paint or bright accessories can completely transform an ordinary room into an interesting activity center. To use color effectively, you need to understand three basic color characteristics—hue, value, intensity.

Hue, the name of a color, can be neutral, warm or cool. Neutral colors*, black, white and greys, are often used for large background areas, and extremely light or dark neutrals can be effective accents. Warm colors are sunshine and fire colors—reds, oranges and yellows. Cool colors are water and foliage colors—blues, greens and purples.

Warm colors produce a different effect on the same room than cool colors. The list below compares the various characteristics of warm versus cool colors. Refer to it when deciding which colors to use for the various rooms in your home.

Each color can produce a different effect depending on its *value*, lightness or darkness, and its *intensity*, brightness or dullness. For example, light, bright colors tend to make an object look lighter in weight; while dark, dull colors tend to make an object appear heavier. Select colors in their appropriate values and intensities to achieve the result you want.

Many factors influence the color of an object—the way the object absorbs, transmits or reflects light . . . the surroundings of the object . . . the individual viewing the object . . . and, perhaps most important, the light source. Remember, color changes according to the amount of light, the angle of the light, and the color of the light source. Therefore, it is wise to choose fabrics, wallcoverings, carpet or any colored item under approximately the same kind of light in which it will be used in your home. When possible, check samples at home in both daylight and nightlight.

To select suitable color schemes for the rooms in your home, consider personal preferences; size, shape and exposure of individual rooms; present furnishings; desired mood; purpose of the room; ease of cleaning and upkeep.

You might want to base a color scheme on a favorite picture, a special hobby or interest, an outside view, etc. One of the best ways to develop a color scheme is to select a major pattern such as drapery, wallcovering, carpet or upholstery fabric. If the pattern is multicolored, these colors automatically become your color scheme by repeating colors throughout the room in about the same proportion as they occur in the pattern. Usually, one dominant color and two or three supporting colors are combined to create a pleasing effect.

Warm colors can:

* make a room appear smaller
* serve as bright accents
* accent and bring the far ends of oblong rooms and long halls into proportion; make high ceilings appear lower
* warm up rooms with little window exposure
* create a cheerful, stimulating mood
* be too bright for rooms with much window exposure
* be overpowering, if used excessively

Cool colors can:

* make a room appear larger
* serve as soft accents
* make the long walls of a narrow room appear farther apart
* cool down a room with much window exposure
* create a calm, relaxing atmosphere
* be too subdued for a room with little window exposure
* be used in greater strengths than warm colors

*Neutral colors may also refer to tan, beige, brown and natural wood colors.

There are three areas to consider when planning a color scheme for each room in the home: 1) large background areas; floor, walls, ceiling, 2) medium attention areas; upholstery fabrics, draperies, furniture, and 3) small accent areas; lamps, pillows, pictures, other accessories. *To develop a harmonious color scheme, remember this basic rule: choose light, greyed colors for backgrounds, medium to strong colors for large furnishings, and strong, bright colors for accents.*

The Principles Of Design

The five principles of design—proportion, balance, emphasis, rhythm, harmony—are the guides for combining line, form, texture and color. Used effectively, they can help you create an attractive home interior.

PROPORTION
Proportion is the relationship of parts to each other and to the whole. In a well-proportioned room, the size and shape of furnishings are attractively related to each other and to the room itself. The following points may help you create pleasing proportions in a variety of rooms.

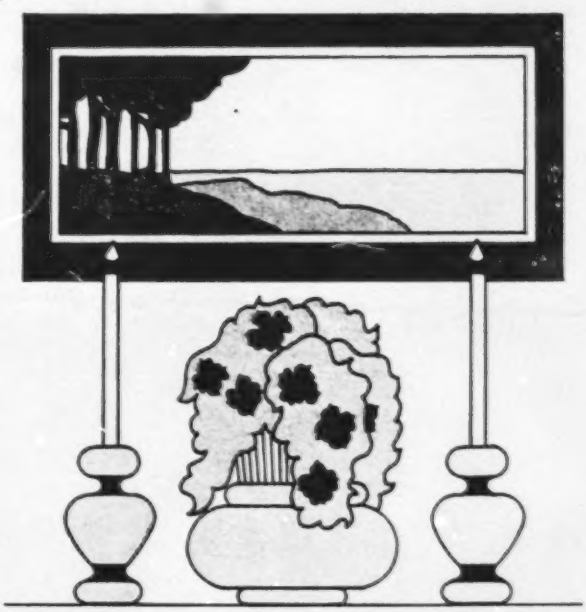
- **Small and medium sized rooms.** Select furnishings with slim, simple lines . . . fabrics, floor coverings, and wall treatments in solid, light to medium, greyed colors or small, subtle patterns. Avoid large furniture, bold patterns, and bright colors . . . too many furnishings, patterns or colors . . . furniture arrangements that divide the room.

- **Large rooms.** Select medium to large sized furniture and accessories with clearly defined lines . . . bold, dramatic patterns . . . bright, clear or deep colors . . . a variety of textures. Arrange furniture to divide space attractively and define activity centers.

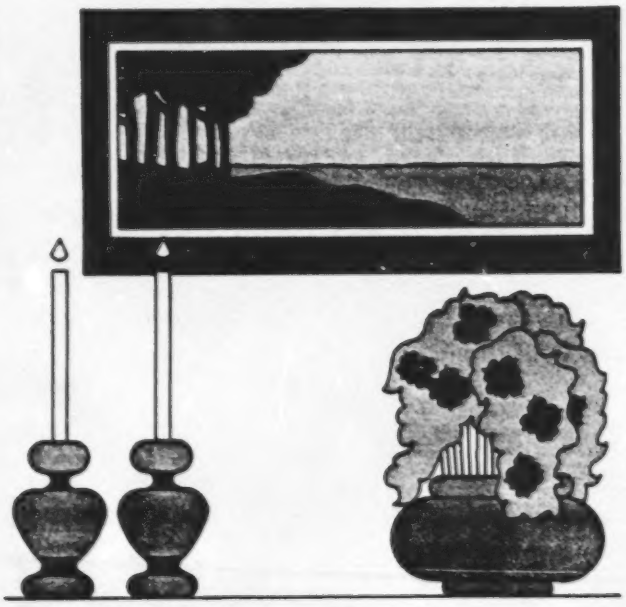
- **High ceiling rooms.** Use darker colors on the ceiling than on the walls . . . select furnishings and decorative effects with horizontal lines . . . place important objects and interesting effects low in the room.

- **Long, narrow rooms.** Use room dividers . . . mirrors on side walls . . . contrasting colors for emphasis on end walls. Arrange furniture to divide the length of the room.

BALANCE
Balance, defined as equilibrium, results when furnishings are arranged around a central point to provide equal interest on both sides. There are two types of balance important to interior design, and a good plan combines some of each. *Symmetrical balance* is achieved when objects on either side of a center are visually equal. The objects may be identical such as two candlesticks on either side of a flower arrangement, or they may be different but of equal importance such as a sofa on one side and two chairs on the other side of a fireplace. Symmetrical balance creates a formal, passive feeling, but if used to excess, it may produce a monotonous room.



Asymmetrical balance is achieved when objects on either side of a center are visually unequal and are placed at different distances from the center. A large sofa placed near the center of a wall can be balanced by a smaller chair placed further from the center on the opposite side. Asymmetrical balance is informal and active, but if used to excess, it may cause a disorganized, restless feeling.



EMPHASIS

Emphasis is the arrangement of furnishings to make some items dominant and others subordinate. To use this principle, first, decide how important each item in the room is or should be and then, give it the appropriate degree of visual importance. You may find it helpful to list everything in the room according to the attention you want it to receive.

RHYTHM

Rhythm is organized movement that leads the eye in an orderly manner from one object to another. It can give your design scheme unity or variety by the repetition, progression or alternation of lines, forms, textures and colors. For example, a rectangular picture placed over a horizontal chest creates rhythm by the repetition of forms and lines; the use of different values of the same color produces rhythm through a progression of color tints; a glass table placed next to a burlap chair produces rhythm by the alternation of textures.

HARMONY

Harmony is the end result of applying the other principles of design to an interior scheme. It involves selecting and arranging complementary furnishings to produce attractive living areas. In a harmonious room, furnishings of different but related sizes, shapes, colors and textures are combined and arranged to express a feeling of variety within a unified theme.

Furniture Arrangement

No matter how much space you have, the way furniture is arranged is important to your comfort and convenience. Use your knowledge of the principles of design as well as individual ideas when arranging furniture in order to best utilize available space. To achieve functional furniture arrangements consider:

- *architectural features*. Place furniture to complement the size and shape of the room . . . the size and location of doors, windows, fireplace, radiators, shelves, built-in furniture . . . the number and location of electrical outlets and lighting fixtures.

- *activity centers*. Group furnishings to create activity centers for conversation, eating, sleeping, privacy, television viewing, working, relaxing and for individual or family interests and hobbies.

- *traffic patterns*. Arrange furniture to allow free and easy passage through the room and between furniture groupings . . . easy access to radio, stereo, television, bookshelves, storage areas, and windows . . . adequate space to open doors, drawers, windows, expandable tables, and sofa beds . . . sufficient light and air circulation.

Putting your rooms on paper is the most effective way to arrange furniture. The following easy-to-use, four-step method for setting up your room plans includes a room floor plan showing the various symbols used to identify architectural features and template patterns for major pieces of furniture. As you develop furniture arrangements for each room in the home, keep in mind architectural features, activity centers, and traffic patterns as well as the principles of design.

The Four Steps to Easy Furniture Arrangement

1. List all activities you plan to provide for and the furnishings, equipment and space each requires.

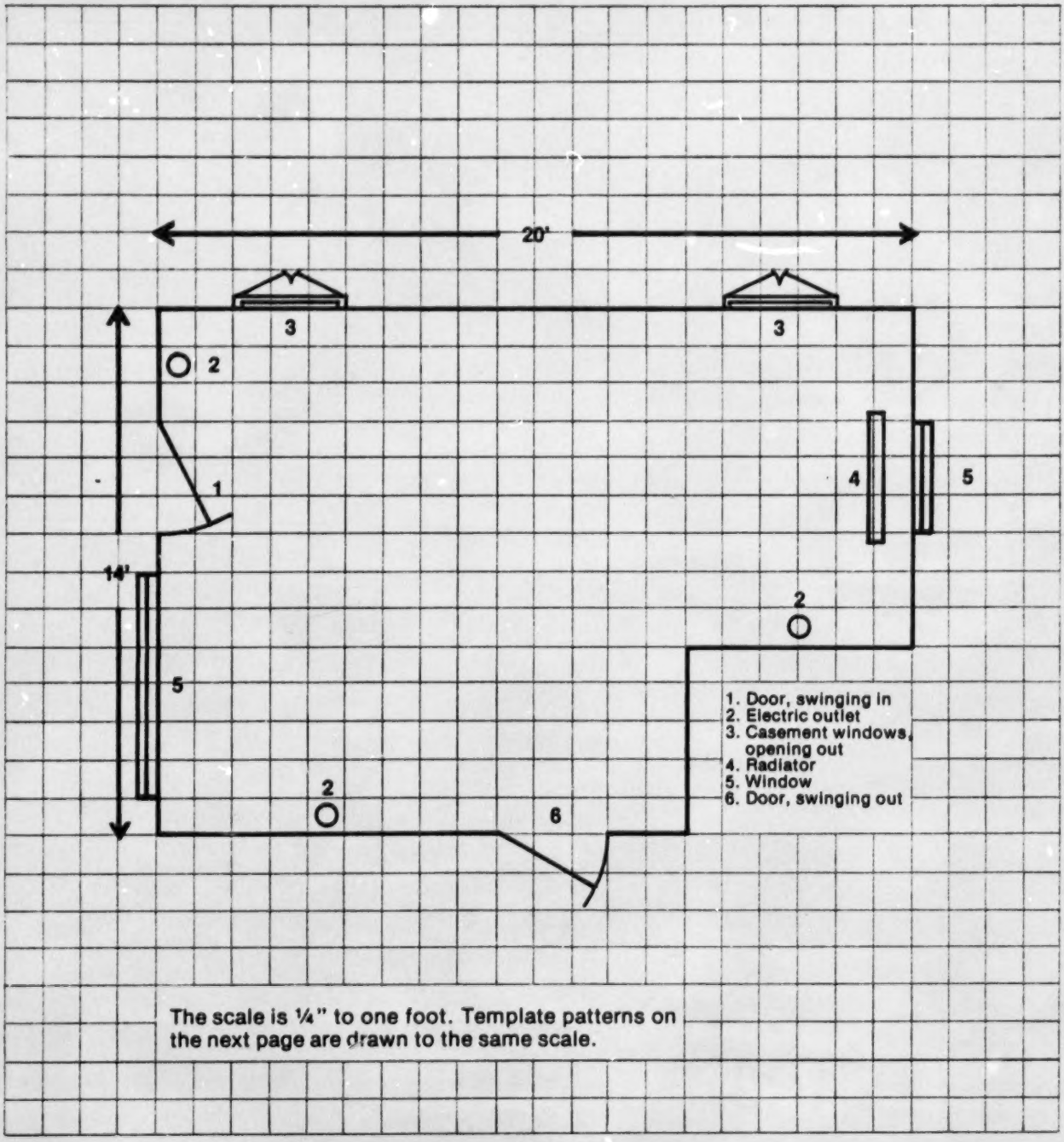
2. Make an accurate drawing of each room. (See the illustration on the next page.) Begin by taking exact room measurements and transferring them to 1/4 inch graph paper (which may be purchased at an office supply or stationery store) using one square (1/4 inch) for every foot. Then, measure and draw in windows, doors, radiators or heat vents, electrical outlets, and other necessary architectural features. It may be helpful to indicate the height of window sills, radiators, etc., and the space required to open windows, doors, built-in furniture.

3. From the furniture patterns on page 13, trace, cut out, and label those that correspond to pieces you have or plan to buy.

4. Place the cutouts on the floor plan that you have drawn—large pieces first, working down in size to accessories. Indicate necessary traffic patterns. Finally, arrange the cutouts in various areas of the room and in different groupings until you find the best way to utilize available space.

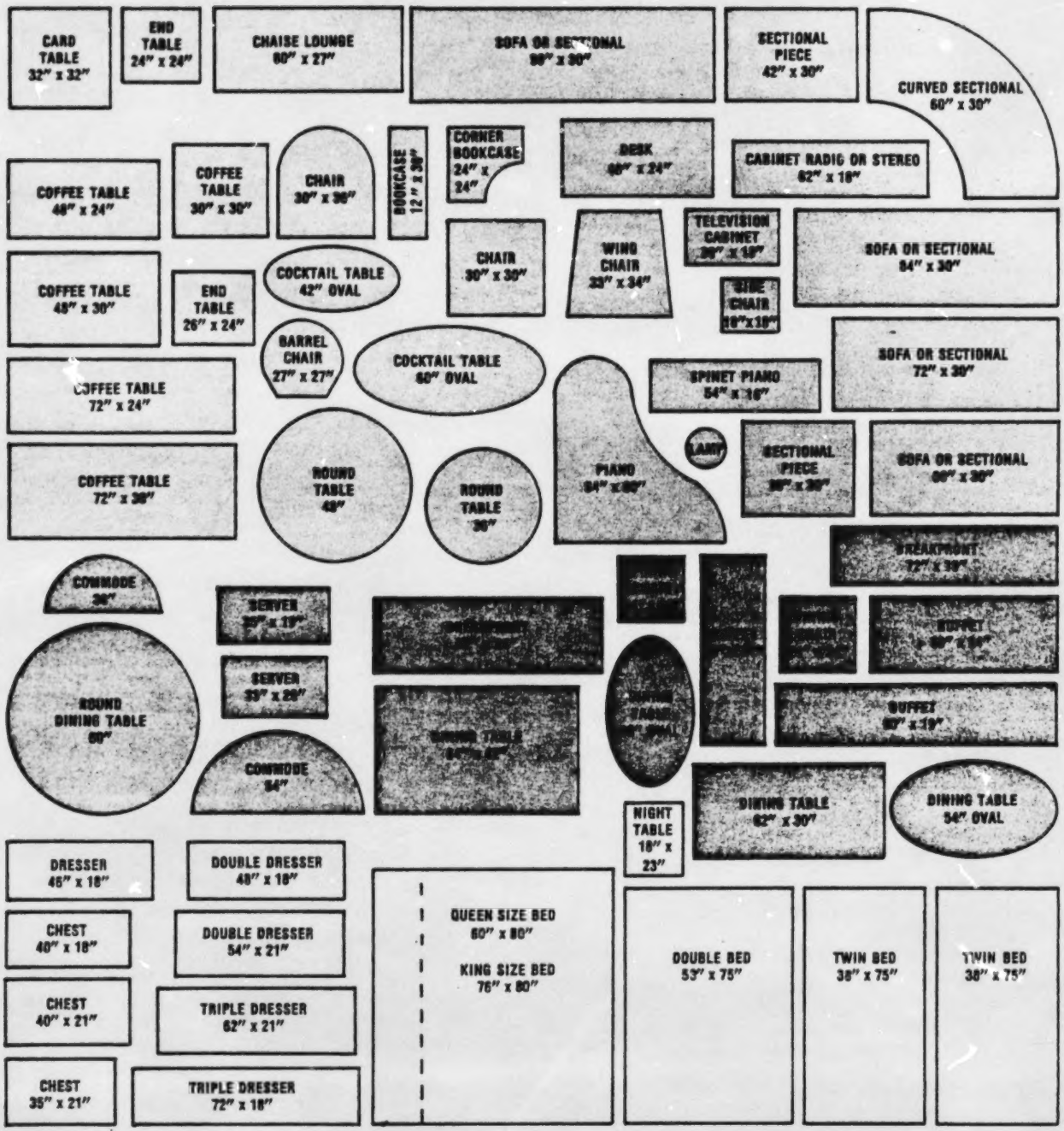
This method of arranging furniture helps you visualize how the items you plan to use will fit into the space you have *before* you begin the actual job. Planning on paper can be a helpful way to save time and money and avoid the disappointment of selecting furnishings that cannot fit your space requirements.

Room Floor Plan



The scale is ¼" to one foot. Template patterns on the next page are drawn to the same scale.

Standard Size, Major Furniture Pieces


CARD TABLE 32" x 32"
END TABLE 24" x 24"
CHAISE LOUNGE 60" x 27"
SECTIONAL PIECE 42" x 30"
CURVED SECTIONAL 60" x 30"
COFFEE TABLE 48" x 24"
COFFEE TABLE 30" x 30"
CHAIR 30" x 30"
BOOKCASE 12" x 30"
CORNER BOOKCASE 24" x 24"
DESK 48" x 24"
CABINET RADIO OR STEREO 62" x 18"
COFFEE TABLE 48" x 30"
END TABLE 26" x 24"
COCKTAIL TABLE 42" OVAL
CHAIR 30" x 30"
WING CHAIR 33" x 34"
TELEVISION CABINET 30" x 18"
SOFA OR SECTIONAL 84" x 30"
BARREL CHAIR 27" x 27"
COCKTAIL TABLE 60" OVAL
SPINET PIANO 54" x 18"
SOFA OR SECTIONAL 72" x 30"
COFFEE TABLE 72" x 24"
ROUND TABLE 48"
ROUND TABLE 36"
PIANO 54" x 60"
LAMP
SECTIONAL PIECE 30" x 30"
SOFA OR SECTIONAL 60" x 30"
COFFEE TABLE 72" x 36"
BREAKFRONT 72" x 20"
COMMODE 36"
SERVER 20" x 19"
SERVER 33" x 20"
BUFFET 60" x 19"
ROUND DINING TABLE 60"
COMMODE 54"
NIGHT TABLE 18" x 23"
DINING TABLE 62" x 30"
DINING TABLE 54" OVAL
DRESSER 45" x 18"
DOUBLE DRESSER 48" x 18"
CHEST 40" x 18"
DOUBLE DRESSER 54" x 21"
CHEST 40" x 21"
TRIPLE DRESSER 62" x 21"
CHEST 35" x 21"
TRIPLE DRESSER 72" x 18"
QUEEN SIZE BED 60" x 80"
KING SIZE BED 76" x 80"
DOUBLE BED 53" x 75"
TWIN BED 38" x 75"
TWIN BED 38" x 75"

Managing Home Furnishing Dollars

Careful planning is the key to furnishing your home successfully on the amount of money you have to spend. This involves three steps: (1) determining what currently owned items are still usable, (2) deciding what new furnishings and decorating are needed, and (3) establishing how much you can spend.

The cost of furnishing a home depends, to a great extent, on how much furniture and decorating are needed. A long-range plan is a systematic way of handling initial and continuing needs, wants and costs. It can help you furnish and decorate a first home, remodel a present one, and continually maintain an attractive and functional living environment.

If you are designing a first home or planning to start from scratch on your present one, your investment may be sizable. Your first purchases may include major items that you consider necessities—a bed, mattress and box springs; a sofa or some type of living room seating; etc. With these basics, you can fill in your design scheme with inexpensive temporary items until additional furnishings can be fitted into your spending plan. This method of furnishing a first home or completely redesigning one decreases your initial investment by spreading costs over a longer period of time . . . allows you to begin with a few basic items to enjoy through the years . . . lets you base some decisions on your needs and wants after living in your home . . . offers the opportunity to eventually have the type of home you really want.

Attractive interiors do not just happen; they must be planned. A two-, three- or five-year home furnishings plan can help you fit continuing furnishing and decorating needs and costs into your overall money management program. Such a plan allows expenses for maintaining furnishings, replacing items that are no longer useful, adding new furnishings as they are needed, and redecorating as it becomes necessary.

Know Your Needs

Begin planning your home furnishing needs by setting up design schemes for each room in the home. The form on page 15 can be used to determine what currently owned items are still usable and what furnishings and decorating are needed. When completed, you may wish to take it with you when you shop to save both you and salespeople time and energy. The following steps will help you set up individual room plans.

- **Begin with a room description** for each room to be furnished or decorated. List what use or uses the room serves . . . the size of the room . . . exposure . . . present color of walls and ceilings . . . types of flooring . . . number, size and placement of windows and doors . . . special features such as a fireplace or built-in furniture.

- **List usable furnishings currently owned.** Include furniture, carpeting or rugs, shades, blinds or shutters, draperies or curtains, lamps or lighting fixtures, accessories. Discard those furnishings that you no longer need or want. Perhaps you can have a house sale or auction to sell the items or donate them to a charitable organization or someone you know.

- **List furnishings needed.** Describe colors, patterns, materials (types of fabric, wood, etc.), and styles (modern, traditional, etc.) of all furnishings you plan to purchase.

- **Describe decorating needed.** Include upholstering furniture, painting or hanging wallcoverings, cleaning draperies or floor coverings, installing lighting fixtures, etc. List both materials (paint, paper, etc.) and services (painters, paper hangers, do-it-yourself, etc.).

INDIVIDUAL ROOM PLAN

ROOM DESCRIPTION:

Use(s) _____
Size _____
Exposure _____
Walls _____
Ceiling _____
Floor _____

Windows - number _____
sizes _____
placement _____
Doors - number _____
sizes _____
placement _____
Special Features _____

USABLE FURNISHINGS NOW OWNED	DESCRIPTION		
	Color/Pattern	Material	Style

FURNISHINGS NEEDED	Color/Pattern	Material	Style

DECORATING NEEDED	Materials	Services

Plan Your Spending

When you have developed a design scheme for each room, you are ready to set up a spending plan to meet furnishing and decorating costs. The amount of money you can safely allow for home furnishings will depend on your total income, other demands on income, and how important home atmosphere is to you.

The following questions may help you decide how much you can spend. What is your monthly income? How much must you spend to meet fixed expenses such as rent or mortgage payments, utilities, installment debts, etc.? How much do you need to spend on flexible expenses such as food, clothing, transportation, etc.? How much can you allow for home furnishings? This amount is what you can set aside each planning period to pay cash for items or toward installment purchases.

When you have determined the amount of money you can spend on furnishings, use the form on the next page to set up your spending plan. Decide the length of time for which you are planning—one year, two years, five years, etc. Write down the furnishings and services you will need during this period. Arrange items in order of priority, first things first. Then, estimate the cost for each item.

Since home furnishing purchases include large expenses such as buying a new sofa or having the dining room repapered, long-range planning can help allow for such costs. Divide the estimated cost of each listed item by the number of weeks or months until you expect to purchase it. This will tell you how much you need to set aside each planning period to meet these expenses. A long-range plan enables you to spread costs over a longer period of time and avoid many large expenditures at once.

If the cost of home furnishings and services is more than the amount of money you have to spend, reevaluate your list to see what adjustments can be made. Since furnishings are a flexible expense, it may be possible to postpone or eliminate some purchases or reduce costs by waiting for sales or performing some of the services yourself. Perhaps you can reduce spending in other areas—clothing, equipment, recreation, etc.

SPENDING PLAN FOR HOME FURNISHINGS

For the period from _____ to _____.

Amount available to spend on home furnishings and decorating each planning period: $_____.

HOME FURNISHING PURCHASES*	ESTIMATED COST	ESTIMATED DATE OF PURCHASE	AMOUNT TO SET ASIDE EACH PLANNING PERIOD

HOME FURNISHING SERVICES NEEDED	ESTIMATED COST	ESTIMATED DATE OF PURCHASE	AMOUNT TO SET ASIDE EACH PLANNING PERIOD

* Put a check mark (X) beside those items that will be used temporarily. The cost of these furnishings should be less than for items you plan to use for many years.

Sometimes it is necessary to economize and keep home furnishing and decorating costs at a minimum. The following money-saving ideas may help you design your home on a limited amount of money or for temporary living needs.

- **Floor samples, seconds or slightly damaged furnishings** may be sold at greatly reduced prices. However, before you buy, be sure you know the full extent of the damages and the cost of repairs.

- **Furnishing sales** offer excellent money-saving opportunities. February and August are the big months for home furnishing clearances. However, individual stores, warehouses and outlets may hold special sales throughout the year. Watch local newspapers for information on sales and special events.

- **Secondhand furniture** of good quality may be a better buy than low quality, new furniture. Look for it in secondhand shops, at auctions, at sales from model homes, apartments, condominiums, in newspaper want-ad listings, from friends who have furnishings to sell. Since there usually are no guarantees, warranties or refunds on secondhand furniture, inspect it carefully and learn as much as possible about the use it has received. If repairs are necessary, consider their cost before you buy.

- **Unfinished furniture** may offer an opportunity to save money if you have the time, space and skills to finish it. Compare the prices of similar pieces, finished and unfinished. Remember to add the price of equipment and materials that you will need to complete the job.

- **Warehouse stores** are a relatively new concept in furniture merchandising. Customers can select quality furnishings from current stock at substantial savings. However, the customer is responsible for and must incur any delivery and installation costs. Many warehouses will deliver for an extra charge and some rent trailers or trucks for customer use. Be sure to add these additional costs into the total purchase price of the item.

Can You Do It Yourself Or Do You Need Help?

The answer to this question depends on your individual situation. You may choose to do many projects yourself; however, there may be times when outside help is needed. Before you decide to call on the experts, consider the following questions.

- **What services do you need?** (Refer to your Individual Room Plan on page 15.) Your list may include painting, hanging wallcoverings, laying carpet or tile, etc.

- **What services can you perform?** Perhaps you can sew and tailor curtains and draperies, upholster, paint, refinish or build furniture, paint or paper walls, etc. Consider your time, energy and skills plus the possible monetary savings of doing the job yourself.

• **What professional help do you require?** For those jobs you cannot handle, you may choose to hire one of the home furnishing experts. They are available independently or through a retail store's service department. The quality and extent of services offered by a store varies as much as with independent professionals. Select persons you feel you can rely on to interpret your needs and wants. However, before you hire one of the experts, ask to see samples of their previous work or talk with people who have utilized their services.

Professional interior designers can assist you with all areas of home decorating. Depending on your needs and financial limitations, their services range from simple advice to the actual purchase and arrangement of furnishings. Professional interior designers have extensive training in the design and planning of interiors as well as expertise in lighting, flooring, fabrics, furniture and determining how to get the most value from each client's home furnishing dollars.*

The specialists—painters, drapery and upholstery tailors, lighting consultants, etc.—handle one job only. Their services and expertise are particularly helpful for the more technical aspects of decorating and furnishing your home.

• **How can the costs of professional services be fitted into your home furnishings spending plan?** (Refer to Your Spending Plan on page 17.) Since services vary, find out exactly what you will receive for the price you pay and compare costs from several sources. Be sure to compare the cost of doing a job yourself with the cost of hiring outside help.

*To help you choose a qualified, reliable interior designer in the United States, look for the initials ASID after an interior designer's name. This indicates membership in the American Society of Interior Designers. In Canada, the initials IDC indicate membership in the Interior Designers of Canada.

Should You Use Cash Or Consumer Credit?

The method of payment is an important consideration when planning home furnishing and decorating expenses. Generally, you have the choice of paying cash or using consumer credit.

Cash is the least expensive method of payment since there are no finance charges involved. Paying cash offers greater opportunity for comparison shopping and taking advantage of discounts. In addition, it allows full use of future income and freedom from monthly credit payments. However, if you do pay cash, you must have the money on hand or anticipate purchases in time to save the needed amount.

Some home furnishings require a large cash outlay and often it is difficult for consumers to save the necessary money in advance for certain items. Therefore, many individuals and families find it convenient and practical to use consumer credit, providing they can fit the payments into their overall spending and saving plan.

Consumer credit* allows the borrower to meet current needs and wants through use of future income. Using credit offers conveniences such as shopping without carrying cash, a record of spending, ordering by phone, advance notice of sales, obtaining goods on approval, taking advantage of low prices that may occur when you have little or no cash on hand. Although credit allows you to use goods and services as you pay for them, be sure the repayment period does not exceed the life of the item.

Also remember, there is a charge for this service in addition to the cost of the item purchased. Therefore, once you decide to use consumer credit, it is important to shop for it as you would shop for other goods and services. Credit costs vary with the item being purchased, the risk involved, the services offered, and the source of the credit.

In the United States, the Consumer Credit Protection Act, commonly known as Truth in Lending, requires merchants and lenders to state finance charges in terms of dollar amount and annual percentage rate. Most Canadian provinces have a similar law. By shopping around and comparing credit charges and services, you will find the source that best fits your needs and your financial situation.

To use consumer credit wisely you should 1) know the different kinds of credit, 2) know the cost involved, 3) find out the services offered, and 4) understand the terms of your credit contract. An essential rule in using any type of consumer credit is to purchase only those items which you know can be comfortably paid for out of monthly income. Individuals or families who take on more credit obligations than their spending plan will allow are inviting financial problems. Therefore, be sure that you have planned adequately to meet expected expenses and provided for the unexpected . . . that income will continue . . . that expenses are not likely to increase.

To protect your own interests, remember to fulfill your responsibilities in using credit and deal only with lenders and sellers who take their responsibilities in granting credit seriously.

*MANAGING YOUR CREDIT, listed on page 40, provides a complete and objective guide to understanding consumer credit and managing credit dollars.

Be A Smart Shopper

Shopping skill combined with imagination enables you to have a well-designed home on the amount you have to spend. It pays to develop shopping techniques to help you find the best values for your money, judge the quality and suitability of the different varieties of home furnishings on the market, and achieve the home atmosphere you want without overspending. The following 10 points may help you become a skillful, imaginative shopper for all home furnishing items.

1. **Know your needs.** (Refer to page 15.) Make a shopping list to avoid impulse buying. When you shop, take pictures, fabric swatches, color samples, and other information that can help you coordinate furnishings and make decisions. Select items that will complement your total design scheme.

2. **Know how much you can afford to spend.** (Refer to page 17.) It is easier to control spending if you are aware of prices and follow your spending plan.

3. **Gather helpful buying information.** Look for information on items you plan to buy in magazines, newspapers, advertisements, consumer information publications, and decorating books. Consult specialists such as painting, wallcovering and lighting experts, interior designers, and consultants in the stores where you shop. Government extension services, utility companies, home furnishing trade associations, etc., offer home design information to consumers.

4. **Read labels, hang tags, and seals.** Find out the manufacturer's name . . . materials and construction methods used . . . finishes applied . . . use and care recommended . . . performance that can be expected . . . guarantees and warranties included. File labels, hang tags, and seals for future reference.

5. **Buy the quality best suited to your purpose.** The best quality is usually the best buy for items you expect to use frequently or keep for many years. Lower quality items may be a better buy for furnishings you plan to use only a short time or infrequently.

6. **Inspect merchandise before you buy.** Well-made furnishings last longer and look more attractive than those that are poorly made. High price alone does not indicate the best quality or most durable item. Therefore, it is important to carefully examine any item you are considering. Sit in chairs and sofas . . . feel fabrics . . . pull out drawers and open doors . . . pull out and lay on sleeper-sofas . . . stretch out on mattresses and box springs . . . check joint construction . . . rock furniture to test sturdiness . . . switch lamps on and off. Check sizes to make sure items will fit into your floor plan.

7. **Check the terms of guarantees and warranties.** Know exactly what is covered, for how long, who is responsible for meeting the terms, and what your responsibilities involve. Remember to fill out and send in any warranty card that accompanies merchandise you buy. File all guarantees and warranties for future reference.

8. **Know store policies and procedures.** Reliable businesses stand behind their merchandise and guarantees, are fair in handling reasonable exchanges, returns and complaints.

9. **Compare prices and values in several stores.** The same item may sell at different prices in different stores. Remember, stores offering services such as at-home shopping, decorating and furnishing advice, credit, delivery, installation, etc., may charge more. Shop around until you know which stores offer the merchandise, prices and services you want. Since time is a resource, check newspaper and magazine ads, catalogs and phone information to make shopping easier.

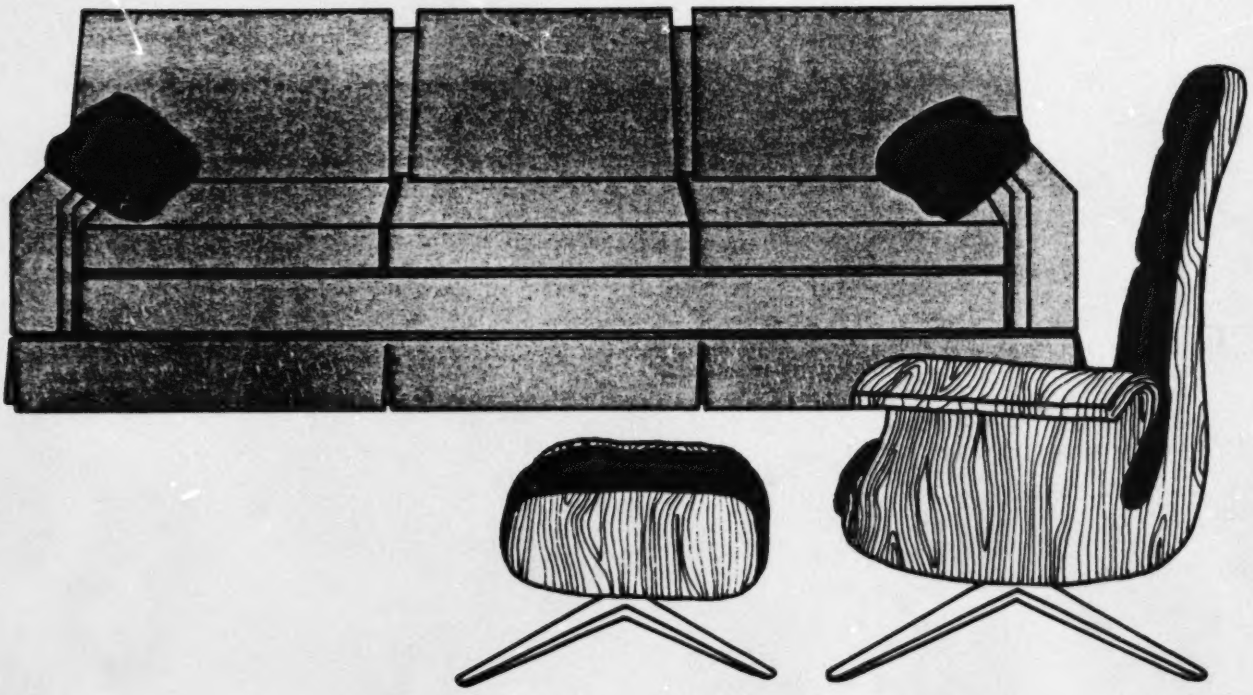
10. **Learn to complain effectively about poor merchandise.** Notify the retailer or manufacturer of your dissatisfaction and fully explain your complaint. Most retailers and manufacturers appreciate receiving complaints to help them take corrective action.

Follow Buying Guides

Selecting attractive, functional home furnishings is an exciting challenge. With all the choices available, it is important to be an informed consumer whether you plan to remodel your entire home, redesign one room, or simply purchase a few items. The following pages offer shopping guidelines for buying all types of home furnishings—furniture, floor coverings, wall and window treatments, lighting equipment, and accessories.

Furniture

One of your first buying decisions will probably include some type of furniture. New materials and construction methods have produced furniture that is compatible with today's changing life styles. The colors, designs and materials you select are your decision. However, since furniture is a sizable investment, it is important to buy items that will provide service and satisfaction.* The following sections offer helpful hints for buying upholstered pieces, case goods, and sleeping equipment.



*In the United States, if a problem develops which the retailer or manufacturer cannot resolve, the consumer may contact FICAP (Furniture Industry Consumer Advisory Panel), Box 951, High Point, N.C. 27261. This panel of consumer experts was established to assist consumers with furniture problems involving manufacturing defects, quality and service that have not been resolved through the usual channels.

UPHOLSTERED PIECES

Selecting comfortable, quality upholstered furniture—sofas, chairs, loveseats, etc.—may be one of your most difficult home furnishing decisions. Since outer coverings conceal inner construction details, it is especially important to inspect pieces carefully . . . read labels thoroughly . . . ask questions . . . check ease and methods of cleaning before you buy.

The overall shape of an upholstered piece determines how comfortable it will be. Select furniture in sizes and proportions to suit the persons who will use them most frequently. The design should provide proper support for legs, hips, back and shoulders. When you shop, test comfort by sitting on different pieces.

A smart shopper should be able to judge quality construction details. The following points may help.

- **The frame** can be made of wood or plastic. A wood frame, made of seasoned, kiln-dried hardwood, should have firm secure joints, corner block or metal plate reinforcement at points of strain, and firmly attached supports. A plastic frame can be made of either rigid polystyrene plastic that can be molded into various designs or of flexible urethane foam that can be cut into slabs and other shapes to form chairs, ottomans and sofas.

- **Spring construction** can be coil or zigzag. Coil spring construction gives a luxurious feeling of comfort. Zigzag spring construction is less expensive and produces a less bulky appearance, providing a firm base with little give. In both coil and zigzag construction, padding is placed around the springs for insulation and stabilization. Cotton, urethane foam, latex or rubberized hair can be used. As a rule, the more resilient and stable the padding, the more comfortable and durable the furniture.

- **Cushion fillings** can be made from latex, urethane foam, man-made fiber fill, or down. Latex and urethane foam have excellent resilence and produce a clean, sharp outline. Fiber fill produces a softly stuffed look. Often, fiber fill is wrapped around a foam core to give softness to the firm cushion look. All three materials are nonallergenic, odorless, mothproof and mildewproof. Down, the most expensive filling, is used less frequently.

Coverings for upholstered furniture may be of fabric, vinyl or leather. They are available in many colors, styles, patterns and prices. The price of an upholstered piece is largely determined by the type of covering used.

- **Fabrics** may be manufactured from various natural or man-made fibers and fiber blends. Fiber content and weave largely determine how well the fabric will wear. Furniture covered with nylon and olefin fibers is most durable. Tightly woven fabrics such as tweeds, brocades and damasks perform best under hard wear. Special protective finishes give added body or luster and guard against fading, wear, stains, dirt, soil. Read the label for information on fiber content and what finishes have been applied and what they do. If the fabric has not been treated, you may have a finish applied professionally or do it yourself.

- **Vinyl** is very durable and easy to maintain. Spots and spills can be wiped off with a damp cloth. Improved industry technology has made the vinyls soft, supple, pliable and a less expensive leather substitute.

- **Leather** is a luxury upholstery covering. It is very durable but quite expensive.

When you shop for all types of upholstered pieces, it is important to inspect tailoring and fitting details. Look for:

- smooth, straight and firmly stitched seams
- cording and welting especially at points of strain (arms and borders), with no seams visible around joinings
- neatly tacked strip or stitches for back panel closing
- even hems and pleats on bottom skirts
- perfectly matched stripes or plaids, evenly centered large floral or bold pattern designs
- close, secure stitching for quilted fabrics
- snug-fitting cushions
- casters or swivels on heavy pieces for easy movability

CASE GOODS

Case goods—chests, desks, tables, etc.—are available in a wide range of heights, proportions, styles and prices. They can be made of wood, plastic or metal. The following information may help you decide which types of case goods to buy.

Wood

Wood case goods can be made of a variety of hard or soft woods—cherry, mahogany, oak, teak, cedar, etc. Price varies with the type and quality of wood and the amount of workmanship used in constructing and finishing the item.

The two basic construction methods for wood furniture are solid wood and veneer. Both have their advantages and disadvantages.

- **Solid wood furniture** is made of lumber cut lengthwise and glued into solid panels to maximize stability. No veneers (thin slices of wood) are used. The solid wood is selected to bring out its natural grain and figure. Solid wood construction is used most frequently for traditional styles because the woods can be easily carved and refinished to achieve an authentic looking period piece.

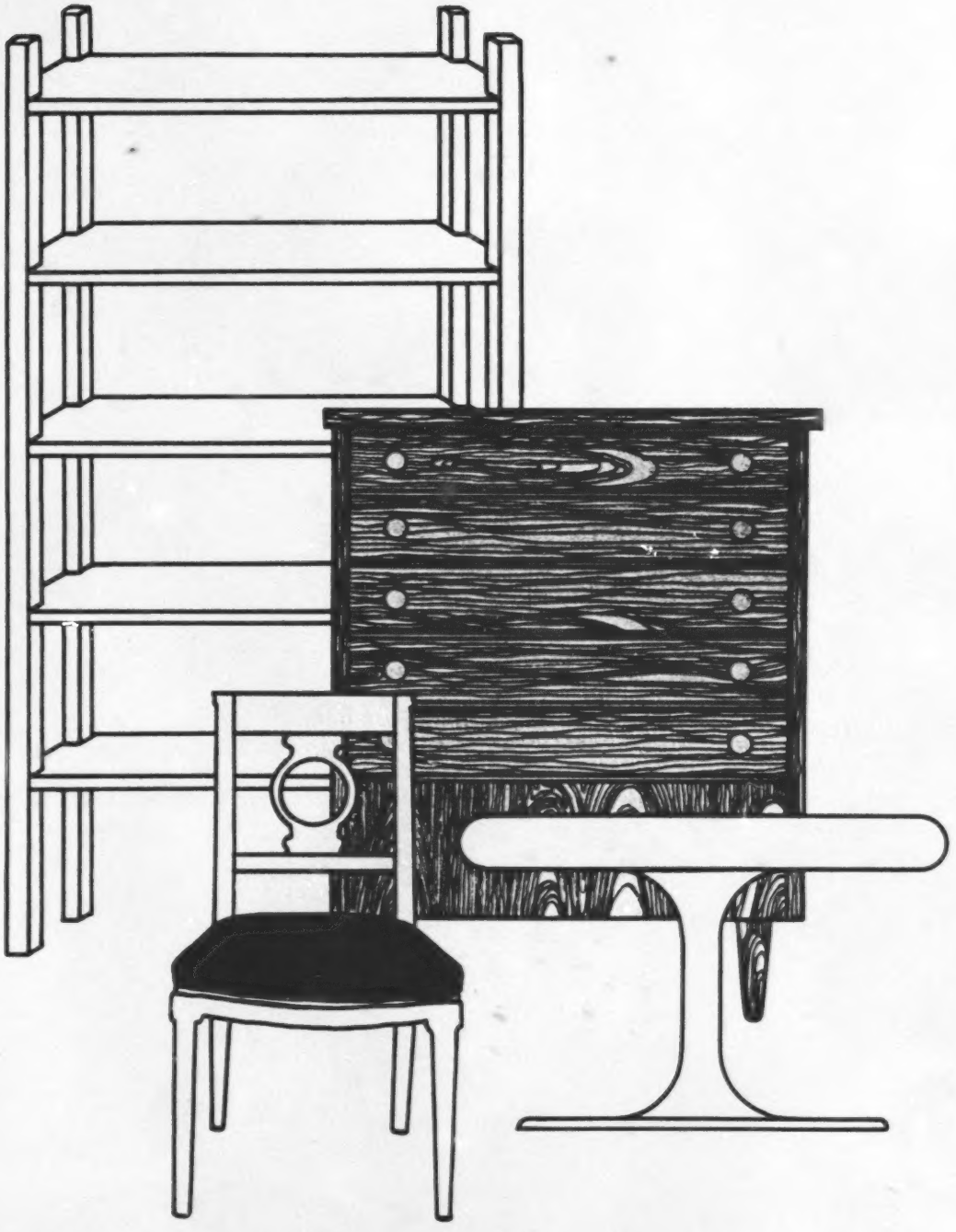
- **Veneered furniture** is made of 3-5 layers of plywood bonded together with adhesive and laminated in a high pressure press. The veneer can be applied to a solid wood frame or to each side of particle board material. Veneered construction is used in most of the furniture found on the market today because of its stability, strength, versatility, flexibility, lower cost, and resistance to moisture changes. Fancy matching of face veneers can produce unique designs that are not possible in solid wood construction. (Printed grain furniture is made by imprinting wood grain onto a nongrain material such as particle board, hard board, or plain veneer and completed by adding finishes and laminates for decorative and protective purposes.)

Wood furniture is finished by sanding the surface to a desired smoothness and then adding color with a stain if desired. Finishes are added to accent the natural beauty of the wood. Laminates provide resistance to water, abrasion, solvents, burns and scuffs. However, wood furniture should be handled with care. Read labels to find out what finishes and laminates have been applied, their advantages, and what specific care is required.

When you shop for wood furniture, look for quality construction details. Check the following.

- Does the item have sturdy, tight-fitting joinings to hold the frame firmly?
- Do movable parts—drawers, doors, etc.—operate smoothly and fit properly?
- Are finishes flawless, smooth and evenly applied?
- Are decorative areas made of plastic components or wood?
- Are knobs, pulls and handles firmly attached, evenly placed, easy to grasp, and complementary to the piece itself?
- Are the sides made of the same color, grain and wood as the front, top and back, if furniture is to stand away from walls?
- Have interior surfaces been lacquered or waxed for smoothness?

Rattan and wicker are special types of moderately priced wood furniture. They are made from soiid wood-type vines and are available in a wide choice of styles and natural and painted finishes. Both are lightweight and create an airy feeling. Cushions can be added for comfort when sitting. When you shop for rattan or wicker furniture, be sure the frame is smooth and has been varnished to eliminate the need for frequent waxing. Windings should be made of genuine cane applied with brass nails and glue.



Plastic
Once regarded as a low-cost substitute for traditional home furnishing materials, today's plastics represent excellence of design, long-lasting performance, and easy care. There are many different plastics used in the manufacture of home furnishings and almost as many methods of shaping or molding them. Therefore, almost any conceivable design—table, vanity, etc.—can be manufactured from one of the plastics.

Plastic case goods offer several advantages. They are lightweight . . . have no wooden dowels to loosen . . . can be brightly colored . . . withstand rough use . . . are resistant to heat, household chemicals, abrasion and moisture . . . can be wiped clean with a damp cloth . . . are multifunctional.

When mass produced, plastic furniture can be relatively inexpensive, because each design is made from one mold and after it is made, little human labor is required. However, developing the mold is expensive and special designs are costly.

When you shop for plastic home furnishings, look for the following indicators of quality.

- thick, heavy gauge materials
- smooth edges and flawless surfaces
- uniform color and gloss
- complete finishing on all visible sides with reinforcing elements completely hidden unless they add to the overall design of the item

Metal
Metal furniture may be made of wrought iron, steel, aluminum and cast aluminum, or chrome. Price varies for each type with chrome being most expensive. Metal is popular for outdoor furniture as well as for indoor furnishings such as kitchen tables and chairs, dinette furniture, occasional chairs with metal legs, arms and frame, coffee tables, *étagères* and bookcases. When you shop, look for quality features such as smooth, rustproof finishes where necessary . . . a groove or ledge on tabletops or shelves where glass is used to keep it firmly in place. Glass, where used, should be tempered for safety and durability.

SLEEPING EQUIPMENT
Sleeping equipment is a basic home furnishings item. It includes mattresses and box springs as well as dual purpose upholstered pieces designed for sitting and sleeping. Comfort is the most important consideration for mattresses and box springs, while appearance may be more important for dual purpose equipment.

Mattresses And Box Springs
Since the average person spends about one third of his life asleep, it is essential to choose the best quality mattress and box spring you can afford. For greater comfort and service, it is advisable to buy both mattress and box spring as a set.

Over the years, the size of men and women has increased, and to accommodate this trend, manufacturers offer sleeping equipment in a variety of dimensions to meet individual needs. The right size for you is the one that makes sleeping most comfortable and fits into available floor space. Mattresses and box springs are available in the following standard measurements: twin, 38" x 75" . . . extra long twin, 38" x 80" . . . double, 53" x 75" . . . extra long double, 53" x 80" . . . queen, 60" x 80" . . . king, 76" x 80" . . . California king, 72" x 84". Remember to take the dimensions of your set with you when shopping for bed linens. (Be prepared to pay more for larger size sleep sets and for linens to fit them.)

There are two basic types of mattresses—foam and innerspring. Both cost about the same for comparable quality.

Foam mattresses are made from latex rubber or polyurethane foam that has been molded or cut to size and then covered. Latex is bouncier, lasts longer, and is more expensive. Both are lightweight, flexible, nonallergenic, self-ventilating, mildewproof and available in various degrees of firmness. Because foam mattresses are thinner than innerspring types, the matching box springs should be thicker if a bed of conventional height is desired.

Innerspring mattresses are most popular. They consist of a series of steel coils arranged in rows and surrounded on both sides by insulation, padding and covering. Most mattresses of this type have coils that are fastened together with clips, ties or other springs for stabilization. A minimum of 250 to 300 coils is necessary for quality innerspring construction.

Innerspring mattresses come in various degrees of firmness depending on the number, size, gauge and placement of coils and the type of surface construction—tufted, quilted or smooth. To find the firmness that is right for you, lie down and test various mattresses before you buy. Select one that adjusts and conforms to the body when you move around.

When you shop, look for innerspring mattresses with reinforced supports around the edges to prevent sagging . . . ventilators along the sides to let the mattress breathe and remain odor free . . . handles to turn the mattress for even wear. Read the label or hang tag for information on fiber content, the performance you can expect, and guarantees and warranties.*

The box spring is the foundation for the mattress. It has steel spring wire coils that are mounted to a wood frame base, padded and covered with ticking. The box spring should be specially designed to support the mattress you select. This allows both pieces to provide maximum comfort to the sleeper because each unit has the same number of coils placed in the same location.

To complete your sleep set, a simple metal frame gives underneath support to mattress and box spring. It can adjust to any size mattress and can hold a headboard. Be sure the frame has casters or rollers and that those at the foot of the bed can be locked so the bed will remain in place until you want to move it.

*The U.S. Consumer Product Safety Commission established a flammability standard, effective June 22, 1973, for bed mattresses and mattresses within related items such as convertible sofas, day beds, roll-a-ways, etc. While mattresses contained in dual purpose furniture are subject to the standard, the upholstered part of this furniture is not. Upholstered dual purpose furniture such as jackknife sofas, studio couches, etc., which do not contain mattresses, are not subject to this standard.

Dual Purpose Furniture

If you occasionally need additional sleeping space but do not want an extra bedroom, or if your bedroom is multi-functional such as in a studio apartment, perhaps one of today's fashionable dual purpose pieces may fill your needs.

There are several types of dual purpose furniture. The most popular is the convertible sofa in which the mattress and frame pull or fold out from the seat. It comes in styles to fit every decor, with standard bedding mattresses in sizes from loveseat to queen size. Most convertibles have wood frames; however, a new steel frame model is now available. It offers advantages such as no breaking, cracking or unbalancing of mechanical parts, more durable and quieter operating mechanism, and neater appearance. Disadvantages include an increase in weight and a higher purchase price.

Convertibles, however, are not the only type of dual purpose furniture. Others include the jackknife or sofa bed, studio lounge or single sleeper, studio couch, etc. Choose the one that fits your needs and complements your design scheme.

When you shop, look for dual purpose furniture that:

- provides comfortable sleeping and sitting space
- operates smoothly without strain
- has moving parts with smooth surfaces to prevent scratching floors or furniture and tearing bedding
- is designed so that bed linens can be left on when the unit is closed, especially if it will be used primarily for sleeping, as in a studio apartment or a teen-ager's study-bedroom
- is well constructed (See buying guides for upholstered furniture, page 23, and for mattresses, pages 26-27.)

Floor Coverings

A good interior design plan coordinates a variety of floor coverings suitable for different activities. Soft surface flooring, carpet and rugs, and smooth surface flooring, wood, vinyl, etc., can be used in any room in the home. Some rooms may utilize both types of floor coverings, others only one.

To determine which floor coverings are best for your needs, consider the intended use of the area ... cleaning and upkeep requirements ... the amount you have to spend. If floor coverings will be used for many years or receive a lot of use, buy the best quality you can afford.

SOFT SURFACE FLOOR COVERINGS

Soft surface floor coverings include carpet, area rugs, and large rugs. Indoor-outdoor carpet is also available for high traffic areas, patios, porches, etc. All are available in a wide variety of colors and patterns to fit every decor.

Carpet is manufactured in broadloom widths of 9, 12 and 15 feet, cut to fit the room, and anchored to the underneath flooring. It can help hide unattractive or old floors and can be laid on unfinished floors of new apartments or houses to eliminate the cost of hard or resilient flooring.

Area rugs and large rugs are available in standard sizes or can be cut to any size from the standard broadloom widths. Rugs allow attractive underneath flooring to be displayed. They also can be placed on carpet to give added interest and define activity centers.

The list on the next page compares the different types of soft surface floor coverings. Refer to it when deciding what to buy.

TYPES OF SOFT SURFACE FLOOR COVERINGS

AREA RUGS:	LARGE RUGS:	CARPET:
* are available in a wide range of prices (specialty styles such as the Orientals can be very expensive) * offer flexibility, especially if you plan to move often * help define activity centers * create a casual, informal atmosphere * can be turned to equalize wear * can be cleaned at home with rug shampoo (some types can be machine washed)	* cover the greatest floor area at the least cost * offer flexibility, especially if you plan to move often * can define activity centers or create a feeling of spaciousness and unity, depending on the size * combine advantages of area rugs and carpet, depending on their size * can be turned to equalize wear, if of standard size * can be cleaned at home with rug shampoo or removed for professional cleaning	* is available in various price ranges (include installation price in total cost) * is relatively permanent; cannot be moved easily from one home to another * gives a feeling of spaciousness and unity * provides excellent sound and temperature insulation and safety from slippery surfaces * is relatively stationary * can be cleaned in your home with rug shampoo or by professional cleaners

Carpet and rugs should be selected according to the performance you expect to receive. Performance capabilities such as soil-hiding, colorfast, static-free and flammability* properties, plus appearance, feel, strength and resiliency are determined by the fiber, texture and construction method used.

• **Fibers.** Carpet and rugs are made from various natural and man-made fibers and fiber blends. Wool is most popular in higher price, luxury lines; nylon is available in all price ranges; acrylic, polyester and olefin dominate the moderate to low price ranges.

• **Textures.** Various textures are available to complement any design scheme—shag, plush velvet, twist, loop, cut and uncut, tip-sheared, sculptured, carved. Depth of pile varies for each.

*Large carpets and rugs must meet the federal flammability standards set forth by the Consumer Product Safety Commission. Although it is not required that small carpets and rugs meet these standards, those that do not must be labeled "flammable."

• **Construction methods.** Most of the carpet produced today is tufted—made on a multiple-needle machine that inserts tufts of yarn into a prefabricated backing. A heavy coating of latex is then applied to the back of the carpet to hold the tufts securely in place. Carpet also can be produced by weaving, knitting and needlepunching.

To judge the quality of carpet and rugs, examine the surface pile and the backing. Look for dense, deep pile with springy tufts that are closely packed together. (Pile of shag carpet may be less dense than other types.) Quality carpet backing of jute, cotton or synthetic materials (especially good for damp areas), holds the yarn and fiber together and prevents stretching, shrinking and buckling of the surface materials.

Padding should be placed under all carpet and rugs. It comes in several types—hair, a combination of hair and jute, rubberized hair, or all rubber—the choice is strictly personal. Good padding increases wearability of the carpet or rug, provides extra cushioning and comfort, aids in sound and temperature insulation, and adds resiliency.

SMOOTH SURFACE FLOOR COVERINGS
Smooth surface floor coverings of various materials are available in styles, colors, prices and with use and care characteristics to fit every decorating plan. Some can be easily installed by the inexperienced do-it-yourselfer, others require special skills. Your choice will depend on the subflooring to be covered, the wear the flooring will receive, and the time and equipment available for maintenance.

There are two types of smooth surface floor coverings—hard and resilient. Hard floorings are made from natural materials such as wood, marble, etc. Resilient floorings are manufactured from man-made materials such as vinyl, asphalt, etc. The following charts may help you decide which smooth surface floor coverings are best for your various needs.

TYPES OF HARD SMOOTH SURFACE FLOOR COVERINGS

Type of Flooring	Installation Required for Each Style	Characteristics	Price Range
Ceramic Tile	* do it yourself highly skilled--tiles 2½" X 2½" to 10" X 10"	* stain resistant * durable * individual tiles replaceable	high
Masonry	* professional installation--marble, terrazzo, brick, concrete	* durable * moisture resistant * noisy * may stain unless finished with penetrating sealer	high
Wood (oak, walnut, pecan, maple, birch, cherry, teak)	* professional installation--mosaic * do it yourself if highly skilled--blocks, parquet, planks, strips	* natural beauty * durable * resilient	high

TYPES OF RESILIENT SMOOTH SURFACE FLOOR COVERINGS

Type of Flooring	Installation Required for Each Style	Characteristics	Price Range
Asphalt	* do it yourself if somewhat skilled--tiles 9" X 9" and 18" X 24"	* noisy * grease resistant types available * suited to any grade level*	low
Vinyl Asbestos	* do it yourself if somewhat skilled--tiles 9" X 9" and 12" X 12" * no special skill required--self-stick tiles	* fairly resilient * comfortable * alkali and grease resistant * durable * suited to any grade level* * low dent resistant * available with no-wax (shiny) finish	low
Vinyl (solid or laminated)	* professional installation recommended--rolls 45", 6', 9' and 12' wide * do it yourself is somewhat skilled--tiles 6" X 6" to 36" X 36"; planks 3" X 36" to 9" X 36" * no special skill required--self-stick tiles, poured vinyl floors	* durable * stain and dent resistant * comfortable * resilient * most are suited to any grade level* when used with special adhesives recommended by the manufacturer * many available with no-wax (shiny) finish	all price ranges
Linoleum	* professional installation--rolls 6' wide * do it yourself if somewhat skilled--tiles 9" X 9" and 6" X 12", planks 4" X 27" and 4" X 36"	* comfortable * grease, oil and abrasion resistant * durable * suited only to suspended or above ground level* * resilient	moderate

* Subflooring over which smooth surface flooring is installed may be below-grade (basement), on-grade (concrete slab in contact with ground), or suspended-grade (with ventilated space beneith it).

Wall Treatments

Walls create the basic atmosphere of each room in the home. They can serve as a bold, dramatic background or provide a neutral setting for all your furnishings. Because walls cover such a large area of each room, their treatment is especially important to your overall decorating plan.

Today, a wide variety of wall treatments are available—paint, wallcoverings of paper, vinyl or fabric, paneling, tile, cork. One technique or a combination of several can give a totally new look to any room in the home. Before you decide which wall treatments will produce the effect you want, consider the condition of your walls and the maintenance and care that will be required.

PAINT

Paint is the least expensive and easiest treatment for your walls. It can be applied to almost any wall in the home and is available in many colors and price ranges. Top quality paints are more expensive but more durable than less expensive types. You pay more for better spreadability and easy maintenance. Since the biggest investment is for labor, whether done by a professional or yourself, it is wise to buy the best quality paint you can afford.

There are two types of paint—alkyd or oil base and latex or water base. Each are available in three finishes—flat, semi-gloss and gloss. Flat paint provides a subdued background and is suitable for most walls and ceilings. Semi-gloss and gloss finishes produce a shiny surface which cleans easily. Both are recommended for kitchens, bathrooms, workshops, trim and woodwork. Your choice of an alkyd or latex paint depends on the area you plan to paint, the condition of the walls, the performance you want, and the ease of application you desire. The following chart compares the differences between alkyd and latex paints.

TYPES OF PAINT

ALKYD (OIL BASE) PAINTS:	LATEX (WATER BASE) PAINTS:
* can be applied with brush, roller, sprayer	* can be applied with brush, roller, sprayer
* must be thinned with commercial preparations	* can be thinned with water when necessary
* have some odor	* are relatively odorless
* are slow drying	* are fast drying
* have good adhesion qualities	* have fair adhesion qualities; require more surface preparation than alkyds
* are durable, withstand repeated washings better than latex, but alkyds absorb oil and grease which are difficult to remove	* are durable and washable
* have good hiding power, although two coats are recommended for most surfaces	* can be touched up without showing, if walls are clean
* are resistant to soil, dirt, stains, abrasion, humidity and moisture	* have slightly better hiding power than alkyds, although two coats are recommended for many surfaces
* require commercial preparations for cleaning equipment after use	* are resistant to water spotting, oil and grease
	* require water to clean equipment after use

For additional assistance, contact a reliable paint dealer for advice on what type of paint is best suited to your purpose... how much is needed... what equipment and materials are necessary if you plan to do it yourself... what wall preparation needs to be done before painting.

WALLCOVERINGS

Wallcoverings of paper, vinyl and fabric are available in an almost endless assortment of colors, patterns, textures and price ranges. Your choice depends on the effect you want to create and the features of the room to be decorated.

Although wallcoverings initially may cost slightly more than paint, they look better for a longer period of time and are easy to maintain. Wallcoverings are available with three finishes for easy maintenance—water-sensitive finishes can be cleaned with a commercial compound or may be given a protective coating to give them a "wipe-off" finish... water-resistant finishes are usually washable with mild soap or detergent... scrubbable finishes are washable and scuff resistant.

New advances in industry technology provide do-it-yourselfers and experts alike with wallcoverings that are easy to hang and can be applied to most smooth surfaces. Most wallcoverings are pretrimmed at the factory and many are prepasted, needing only to be dipped in water to activate the adhesive. To eliminate the pasting or wetting procedure altogether, look for self-adhesive wallcoverings. Strippable wallcoverings, made from strong materials that can be easily peeled off the wall, are a boon to apartment dwellers who want added versatility but must leave walls in the same condition as when they moved in.

Most wallcoverings can be used for any room in the home, but consider one of the vinyls for kitchens, baths and other high traffic or moisture-ridden areas. Vinyls are durable and easy to maintain... washable with mild detergents... resistant to stains, scuffing, fading and peeling. Vinyls can be applied to any dry, clean surface and come in flexible or semi-flexible rolls, flexible or hard surface tiles, and rigid panels.

WOOD PANELING

Wood paneling can be used in any area that is free from excessive moisture. It is attractive, durable, easy to maintain, and simple to install with nails or glue. Its initial cost is usually higher than paint or wallcoverings.

There are three types of paneling—solid wood, made of solid wood pieces; hardwood plywood, made of several layers of veneer bonded together with adhesives; hardboard, made by refining fibers from reduced wood chips and forming them into panels that resemble wood. Price depends on the type of wood used.

Paneling is available in a variety of woods, styles, prices and colors. It can be purchased finished or unfinished. Some paneling is available with a vinyl coating that is highly resistant to scratches, dents and stains. A new type of pre-colored plywood paneling produces an effect similar to painted walls.

Window Treatments

Windows are important both functionally and decoratively. Good window treatments can do a variety of things. They can help regulate light, provide privacy, hide poor room proportions, conceal poor window placement, provide added insulation for glass walls and large windows, and add interest to every room in the home.

To choose the window treatments that best suit your decorating plan, consider each window's size, operating mechanism, location and how you want it to perform. If windows are structurally close, you may want to treat them separately or as a unit. Determine whether they open in or out, up or down, and select a design that does not interfere with their use.

There are many window treatments from which to choose. Some can be used alone, others in combination to create the effects you desire. Since most treatments are selected to fit specific window arrangements, choose those that can be adapted to other areas if you plan to move often. The following information can help you select window treatments in the colors, styles and materials you want; with the care features you require; at the prices you can afford to pay.

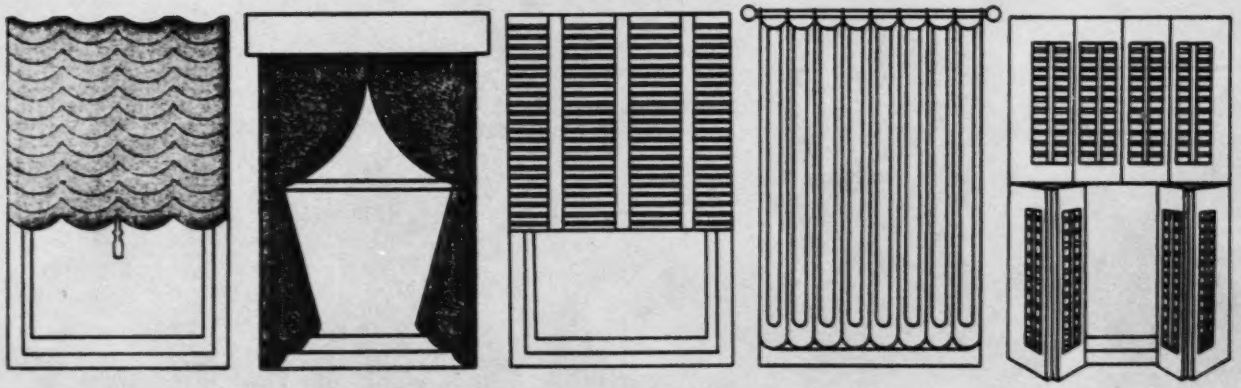
SHADES, BLINDS, SHUTTERS

There are shades, blinds and shutters available to meet all your decorating requirements. Select those that provide the privacy, light control, and design effects that you need and want.

Shades, usually the least expensive type of window treatment, can be roller- or pulley-operated. Pulley shades generally must be custom-made. Shades come in a wide range of colors, textures, patterns, hem shapes, and decorative trimmings that can be coordinated with upholstery and drapery fabrics, wallcoverings and furnishings. To individualize your design scheme, shades can be stenciled, painted or silkscreened or you can design and make your own.

Shades are manufactured from a variety of materials to allow different amounts of light control. Choose translucent shades to provide light without glare; opaque shades to provide complete darkness; fiberglass shades to allow occupants to look out while outsiders cannot see inside. For easy installation, shades can be placed either inside or outside the window casement.

When you shop for shades, look for sturdy, smooth-operating wood or metal rollers or pulleys and cords . . . washable or drycleanable, colorfast materials . . . flexible, crack and dirt resistant surfaces.



Blinds are slats made from a variety of materials that are held together with plastic or fabric tapes. They may be hung horizontally or vertically. Today's blinds come in fashionable colors and textures, with slats in various widths. To personalize your decorating, you can paint the slats in distinctive colors or designs, or cover the tapes with fabric or ribbon.

When you shop for blinds, look for colorfast, shrinkproof, wipe-off tapes... smooth, well-finished slats and headbox... rustproof hardware ... easy, even operation.

Shutters, available in a variety of sizes, colors and finishes, are made of wood with adjustable louvers fitted into each panel. They are more expensive than shades or blinds. Choose shutters of sturdy construction, with attractive, well-made hardware, and smooth, sanded surfaces.

CURTAINS AND DRAPERIES

Curtains and draperies, the most often used window treatments, are available in a variety of fabrics, colors, patterns and styles. Their cost depends on the type and amount of fabric required and whether they are custom-made, ready-made or self-made.

Select curtains and draperies in their proper size for attractive window treatments. There is a choice of three lengths—to the window apron, to the floor, or from ceiling to floor—and a choice of three widths—inside the window casement, on the window casement itself, or on the wall. The length and width you choose can change the appearance of the window area. For example, extending rods and draperies beyond the window casement makes a window seem wider than it is.

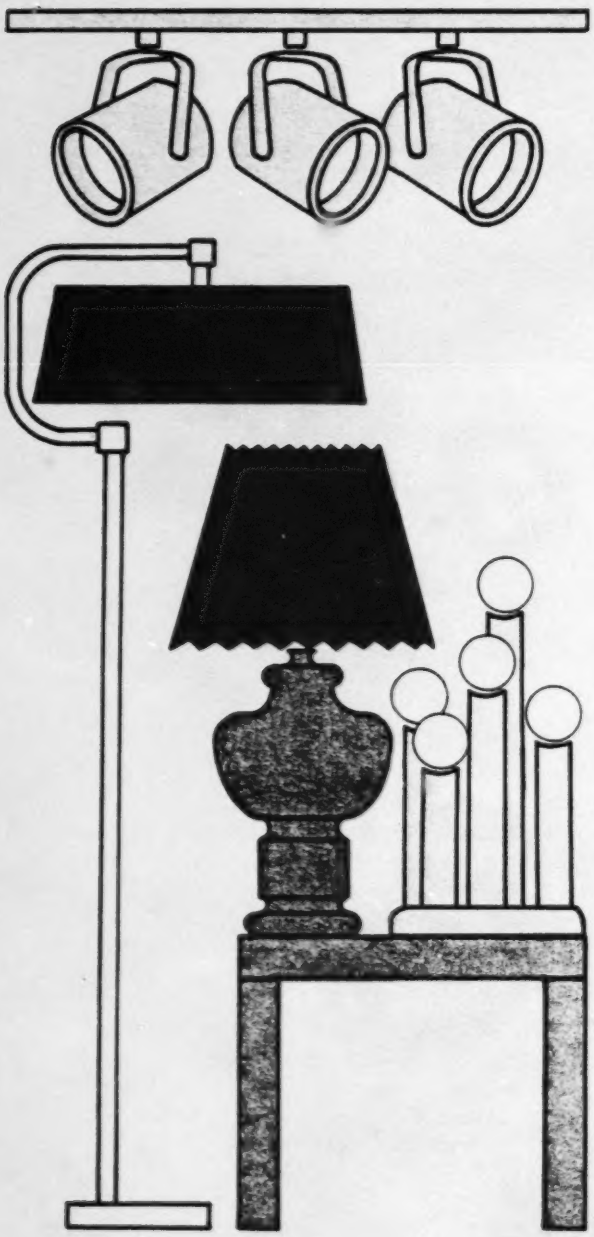
Curtains and draperies come in a variety of natural and man-made fibers and fiber blends. Finishes may be applied to the resulting fabric to improve or change appearance, increase wearability, provide easier care, and add body, luster and crispness.* Be sure to select fabrics that are colorfast, resistant to mildew, moths, wrinkling and stain and soil repellent. For greater durability and resistance to stretching and sagging, choose curtains and draperies made from closely woven fabrics.

*Consumer and Corporate Affairs Canada has established a voluntary system of care labeling for textile products including curtains and draperies.

Quality construction is important for good appearance and wearability of curtains and draperies. Look for:

- straight hems and squared corners
- neat stitching and well-matched patterns
- selvages that have been cut off or clipped to assure smooth edges after cleaning
- ample hems for lengthening
- double hems for proper hanging
- linings for added body, drapability and insulation

Accessories such as tiebacks, holdbacks, chains, decorative rods and rings, cornices and valances can add a finishing touch to window treatments. Choose accessories that complement the colors and textures of draperies used.



Lighting Equipment

Effective home lighting is essential for vision, beauty and safety. To achieve the proper balance of illumination without glare, harsh shadows, or excessive contrasts, carefully select basic fixture lighting and portable lamps, and place them properly for maximum utility and decorative appeal.

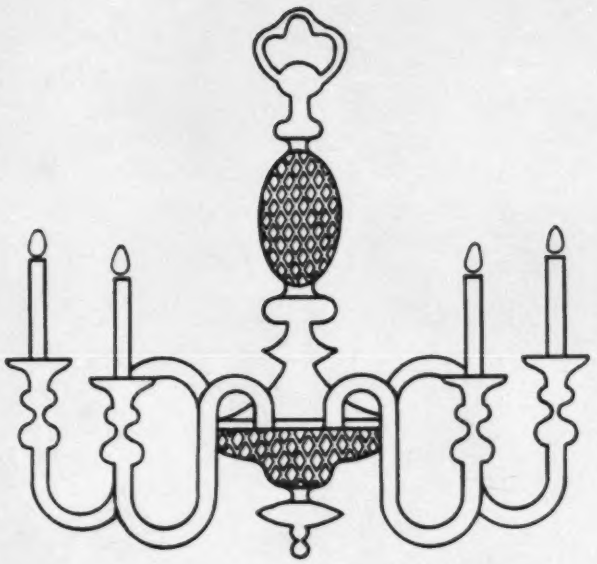
Adequate lighting is required for various purposes. General overall illumination is necessary to see and move about . . . brighten colors and furnishings . . . create a pleasant atmosphere. Focused task lighting provides for close eye-straining work such as reading, personal grooming, and hobbies. Accent lighting creates a dramatic effect for highlighting special arrangements such as art objects, furniture groupings, etc.

Trained lighting consultants are available at many lighting showrooms to help you select suitable fixtures and lamps. But before you shop for lighting equipment, consider the following points.

- **Room uses.** Select lighting with your activities in mind. Will areas be used as entertainment centers, work or study areas, or for relaxation?

- **Style.** Lighting fixtures and lamps are available to accent a wide variety of decors, from the traditional to the contemporary. Fixtures are available in chandeliers, ceiling-mounted or wall-mounted units, and valance and cornice models. Most may be swagged for greater flexibility. Plug-in lamps include floor, wall and table styles. Both fixtures and lamps are available in various price ranges; come in fluorescent and incandescent models; provide direct or indirect light; have flexible lighting levels for various needs.

- **Placement.** Depending on uses and desired effects, light sources should be placed to provide overall general illumination, direct light, indirect light, concentrated lighting, or accent lighting. Place portable lamps so that the bottom of the shade is approximately 40 inches from the floor. To insure greater safety, provide lighting at the top and bottom of stairs, at room entrances controlled by a wall switch, and in poorly lighted outside areas.



• **Flexibility.** Lamps and fixtures should offer varying light levels for different activities. Flexible illumination is achieved by dimmers, three-way bulbs, pull-down fixtures, swivel joints, and chain swags.

• **Diffusers and shields.** Diffusers on lamps and lighting shields on fixtures help control brightness and soften glare. Eye-saving bulbs are available with built-in diffusers.

• **Construction.** Fixtures and lamps must be well-constructed to provide adequate lighting, attractive appearance, and proper safety.* Look for fixtures with well-fitting parts . . . adequate light shields . . . a sufficient number of sockets to spread light. Have fixtures installed by a qualified electrician, and be sure to include installation costs in the total price of the fixture. Look for lamps with sturdy, well-weighted bases . . . cords of sufficient length . . . concealed wiring . . . conveniently placed switches . . . adequate diffusers.

*In the United States, the Underwriters' Laboratory Seal attached to lighting equipment indicates that the design has met recognized safety standards. In Canada, the Canadian Standards Association Seal indicates that the product has met recognized safety standards.

• **Lamp shades.** Lamp shades come in a variety of translucent or opaque materials. Translucent shades transmit light through the shade as well as up and down. They should be dense enough to conceal the bulb position and the outline of the lamp frame yet produce soft, even light. Opaque shades reflect light up and down but not through the shade. They should be lined in white or a pale color to reflect light.

Accessories

Wall hangings. Useful objects. Decorative items. These are the finishing touches that coordinate your personal interests, tastes and ideas into your total decorating plan. Success in accessorizing your home depends on your ability to choose appropriate items and arrange them attractively. Before you select accessories, consider where each will be placed . . . how it will be used . . . the decorative effect you want to create.

Begin with one or two well-chosen accessories and add to them as you find appropriate items and can afford them. A few objects that really complement a room are more effective than many uncoordinated accents that create a cluttered look. If you have more accessories than you need, use a few items at a time and change them periodically.

WALL HANGINGS

Wall hangings—pictures, posters, prints, mirrors, shelves, etc.—should be selected to harmonize with the character of the room, personal preferences, and furnishings. An important single object or several objects grouped in a pleasing arrangement can be selected for one wall. Or, an entire wall can be covered with built-in or mounted shelves or pictures of related sizes, shapes, colors and subjects. To experiment with different arrangements, you may wish to make a scaled paper drawing of the wall and hangings to be placed on it. The following suggestions may help you arrange wall hangings.

- Hang decorative pictures or objects in a location that needs accent and where lighting is good.
- Relate wall hangings to your furnishings. They should not be wider than the furniture arrangement beneath them.

- Keep objects at or below the eye level of a standing person so they may be enjoyed when sitting or standing.
- Group small objects together as a unit.
- Hang pictures and other objects flat against the wall with wires and hooks hidden.

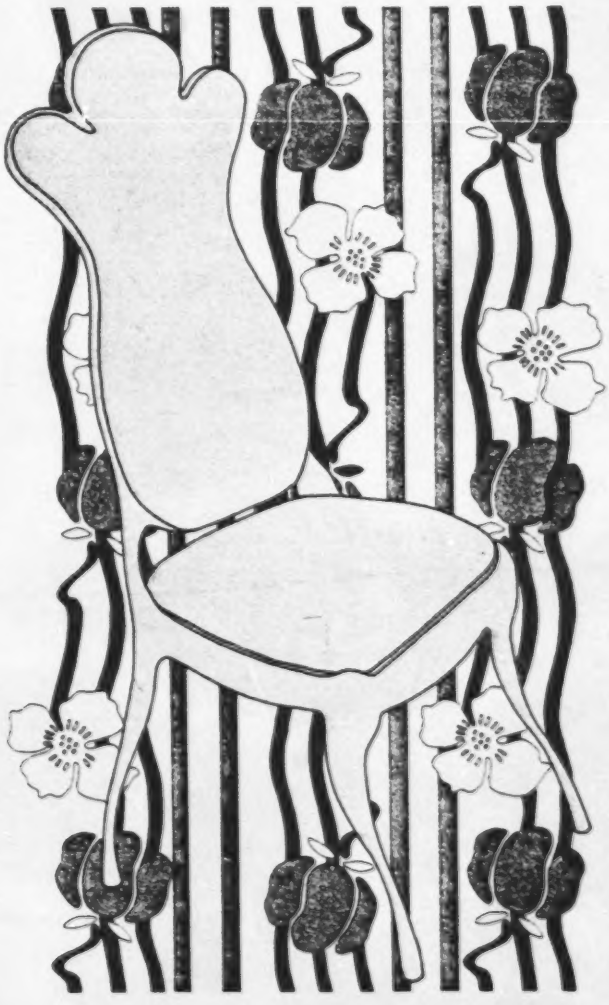
USEFUL OBJECTS AND DECORATIVE ITEMS

Useful objects such as ash trays, flower pots, waste baskets, serving dishes, etc., should be chosen for decorative appeal as well as practical value. Decorative items such as figurines, potted plants, art objects, etc., generally are chosen for appearance or they may have sentimental value such as gifts or souvenirs.

The arrangement of both useful and decorative accessories determines their effectiveness. A single important object can be used on a mantel or table or several accessories may be grouped together. In grouping objects, remember that an unequal number usually is more interesting than an even number. If objects are to be grouped together, their size, shape and color should have a pleasing relationship to each other.

Conclusion

An attractive, functional home contributes to personal contentment and well-being. Thoughtful creative planning, skillful imaginative shopping, and a basic knowledge of home furnishing facts can enable you to have the home you want with the money you have to spend.



Acknowledgment

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